

United States Bankruptcy Court  
Southern District of Mississippi

In re:  
Latesha Renae Watts  
Debtor

Case No. 25-50347-KMS  
Chapter 7

## CERTIFICATE OF NOTICE

District/off: 0538-6  
Date Rcvd: Jun 27, 2025

User: mssbad  
Form ID: 318

Page 1 of 2  
Total Noticed: 26

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 29, 2025:**

Recip ID	Recipient Name and Address
db	+ Latesha Renae Watts, 11 McCrory Rd, Hattiesburg, MS 39401-8985
5484159	+ Comprehensive Radiolog, PO BOX 3488, Tupelo, MS 38803-3488
5484160	Forrest General, 6051 US 49, Hattiesburg, MS 39401
5484162	+ Lorraine Watts, 11 McCrory Rd, Hattiesburg, MS 39401-8985
5484168	+ Tiffany Watts, 11 McCrory Rd, Hattiesburg, MS 39401-8985
5484171	+ US Dept of Education, PO Box 7859, Madison, WI 53707-7859

TOTAL: 6

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
tr	+ EDI: QDAHENDERSON.COM	Jun 27 2025 23:32:00	Derek A Henderson T1, 1765-A Lelia Drive, Suite 103, Jackson, MS 39216-4820
cr	Email/Text: ebn@21stmortgage.com	Jun 27 2025 19:33:00	21st Mortgage Corporation, PO Box 477, Knoxville, TN 37901
cr	+ Email/Text: ToyotaBKNotices@nationalbankruptcy.com	Jun 27 2025 19:33:00	Toyota Motor Credit Corporation, 14841 Dallas Parkway, Suite 350, Dallas, TX 75254, UNITED STATES 75254-7685
5484154	Email/Text: ebn@21stmortgage.com	Jun 27 2025 19:33:00	21st Mortgage Corp, Attn: Bankruptcy, 620 Market Street, Knoxville, TN 37902
5484155	+ Email/Text: aaaagenthd.acmo@aaamissouri.com	Jun 27 2025 19:33:00	AAA Auto Insurance, 12901 N Forty Dr, Saint Louis, MO 63141-8634
5484156	+ Email/PDF: AffirmBKNotifications@resurgent.com	Jun 27 2025 19:46:06	Affirm, Inc., Attn: Bankruptcy, 650 California St, Fl 12, San Francisco, CA 94108-2716
5495707	Email/PDF: resurgentbknotifications@resurgent.com	Jun 27 2025 19:46:07	Affirm, Inc., Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
5484157	+ EDI: GMACFS.COM	Jun 27 2025 23:32:00	Ally Financial, Inc, Attn: Bankruptcy, Po Box 380901, Bloomington, IL 55438-0901
5484158	EDI: CAPITALONE.COM	Jun 27 2025 23:32:00	Capital One, P.O. Box 60599, City of Indus, CA 91716-0599
5484161	+ Email/Text: kristie.pope@hattiesburgclinic.com	Jun 27 2025 19:33:00	Hattiesburg Clinic, 415 South 28th Ave, Hattiesburg, MS 39401-7283
5484163	+ Email/Text: Mercury@ebn.phinsolutions.com	Jun 27 2025 19:33:00	Mercury, Attn: Bankruptcy, Po Box 84064, Columbus, GA 31908-4064
5484164	+ Email/Text: bankruptcy@sw-credit.com	Jun 27 2025 19:33:00	SWC Group, 4120 International, Parkway #100, Carrollton, TX 75007-1957
5484165	+ EDI: SYNC	Jun 27 2025 23:32:00	Synchrony, Attn: Bankruptcy, Po Box 965064, Orlando, FL 32896-5064
5512328	+ EDI: AISACG.COM		

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		Jun 27 2025 23:32:00	Synchrony Bank, by AIS InfoSource LP as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
5484166	+ EDI: SYNC		
		Jun 27 2025 23:32:00	Synchrony Bank, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
5484167	+ EDI: TDBANKNORTH.COM		
		Jun 27 2025 23:32:00	TD Retail Card, Attn: Bankruptcy, 1701 Rt 70 East, Cherry Hill, NJ 08003-2390
5512615	+ EDI: CBSTDR		
		Jun 27 2025 23:32:00	TD Retail Card Services, c/o Creditors Bankruptcy Service, P.O. Box 800849, Dallas, TX 75380-0849
5484169	^ MEBN		
		Jun 27 2025 19:32:42	Toyota Financial, Attn: Bankruptcy, Po Box 259004, Plano, TX 75025-9004
5484170	^ MEBN		
		Jun 27 2025 19:32:30	US Attorney General, US Dept of Justice, 950 Pennsylvania AveNW, Washington, DC 20530-0001
5484172	+ Email/Text: ebone.woods@usdoj.gov		
		Jun 27 2025 19:33:00	US Dept of Education, c/o U.S. Attorney, 501 E. Court St, Ste 4.430, Jackson, MS 39201-5025

TOTAL: 20

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

**Meeting of Creditor Notices only (Official Form 309):** Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 29, 2025

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 27, 2025 at the address(es) listed below:

Name	Email Address
Derek A Henderson T1	trustee@derekhendersonlaw.com dhenderson@ecf.axosfs.com;denise@derekhendersonlaw.com
Thomas Carl Rollins, Jr	on behalf of Debtor Latesha Renae Watts trollins@therollinsfirm.com jennifer@therollinsfirm.com;trollins.therollinsfirm.com@recap.email;notices@therollinsfirm.com;kerri@therollinsfirm.com;brea nne@therollinsfirm.com;TRollins@jubileebk.net;calvillojr81745@notify.bestcase.com
United States Trustee	USTPRegion05.JA.ECF@usdoj.gov

TOTAL: 3

**Information to identify the case:**

Debtor 1	<u>Latesha Renae Watts</u>	Social Security number or ITIN	<b>xxx-xx-6807</b>
	First Name Middle Name Last Name	EIN	__-____
Debtor 2	_____	Social Security number or ITIN	_____
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-____

United States Bankruptcy Court for the **Southern District of Mississippi**

Case number: **25-50347-KMS**

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

**Latesha Renae Watts**

Dated: 6/27/25

**By the court:** /s/Katharine M. Samson  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**